

the resulting proposed depreciation rate for the rapidly dying Plastic Meter investments is 31.88 percent.

Account 335 - Hydrants

The company's present investment for fire hydrants, totaling \$11,280,788 and is currently being depreciated utilizing an annual depreciation rate of 5.04 percent. Due to the continued growth of the system and the increasing cost of replacement and installation, the company's investment in this account has continued to grow over the life of the property group. The company's investment spans the years 1914 through 1998, however, due to the continuous annual growth of five (5) percent or more, the average age of the account is only 15.9 years.

The level of retirements has generally increased in conjunction with plant growth in recent years while the yearly average age of retirements has generally remained within a limited range of the overall average retirement age of 24.5 years. Retirements totaling \$529,327, occurring during the 1984-1998 retirement band, were studied using the Retirement Rate Method and produced an average service life indication of approximately fifty-five (55) years. Application of the recommended Iowa 55-R2.5 service life parameters to the company's investment results in an average remaining life of 41.1 years.

A review of salvage experienced during the 1980-1998 time period relative to retirements totaling \$612,184 that the company has experienced net salvage in excess of negative one hundred thirty-six (136) percent. In fact, during more recent year, average net salvage has ranged upwards to negative two hundred sixty two (262) percent net salvage. In general, it is quite common for this category of property to experience net

negative salvage given the high cost of removal incurred in the replacement of existing property.

Average net salvage is currently estimated at a conservative negative one hundred (100) percent and when incorporated with the recommended fifty-five (55) year average service life produces an annual depreciation rate of 3.97 percent.

Account 340 - Office Furniture and Equipment

The company's investment in furniture which totals \$7,924,951, is segmented into various sub-account categories, such as Furniture, various Computer and Software categories, and Other Office Equipment.

Office Furniture

The company's investment in Account 340.10 - Office Furniture totals \$1,319,410, has a current age of 8.6 years, and is being depreciated using an annual depreciation rate of 4.69 percent.

Retirements totaling \$296,134, during the period 1984-1998, occurred at an average age of 12.5 years. An analysis of the historical retirement data, via the Retirement Rate Method, indicates the property has been experiencing a life of twenty-two (22) years. The historical data and resulting life indication could be somewhat impacted by under-reporting of property retirements. Nevertheless,, an Iowa 22-L1 life and curve is currently estimated for the property group. Application of the estimated service life parameters to the company's investment results in an average remaining life of 16.1 years. Future net salvage is estimated at zero (0) percent and the resulting depreciation rate is 4.46 percent.

PC Software

The Account 340.70 - PC Software investment totals \$524,653, has attained an average age of 3.6 years, and the current depreciation rate is 14.86 percent. While an analysis of the company's historical retirements totaling \$76,703 and occurring at an average age of 6.1 produced a life indication of twelve (12) years for this property group, PC Software is changing constantly and at a very rapid rate. Given the long average service life indication generated from the historical records analysis, it is likely that the property records contain varying levels of unrecorded retirements and/or segments of the company's software facilities remain under or unutilized. Based upon the rapidly changing technology, an Iowa 5-L3 average service life characteristic is estimated for this property class. The resulting average remaining life is 2.6 years. Future net salvage is estimated at zero (0) percent and the resulting annual depreciation rate is 22.45 percent.

Other Machinery and Office Equipment

The company's investment in Account 340.90 - Other Machinery and Office Equipment, plus a minimal investment in Account 340.50, totals \$358,631, has an average age of 6.5 years, and is depreciated using an annual depreciation rate of 14.86 percent. Retirements totaling \$319,356 were analyzed via the Retirement Rate Method. Giving consideration to the account content and its age, along with the historical data, an Iowa 9-L0.5 life and curve is estimated for the property class. Application of the service life parameters to the current investment produces an average remaining life of 5.8 years. Only minimal net salvage has been previously experienced and none has is anticipated in future years, accordingly, zero (0) percent net salvage is estimated. The recommended annual depreciation rate for this property group is 10.34 percent.

Computers

Personal Computers and Peripheral Equipment

The investment in Account 340.20 - Personal Computers and Peripheral Equipment totals \$1,598,082 while the current average age is 2.5 years and is presently depreciated using an annual depreciation rate of 12.69 percent. The company's investment in this property group has grown dramatically at an average rate of more than fifty (50) percent per year over the relatively short time span of ten (10) plus years that the property group has existed. PC technology has routinely advanced at extremely high rates of change with no end in sight.

Retirements totaling \$2,424,924 during the period 1984-1989 have occurred at an average age of 4.8 years. Analyzing the historical data via the Retirement Rate method produces an average service life indication of approximately seven (7) years. This analysis reflects the identification of property, as of the study date, that is no longer utilized by the company's work force. Since that the property was incorporated as 1998 retirements, the life indication relative to the asset class is likely somewhat over stated inasmuch as various of the property retirements should likely have been retired during earlier periods. Given the above referenced circumstances and the rapidly changing technology, it is unlikely that the PC property has or will achieve the average service life indication of six (6) years. Nevertheless, an Iowa 6-L1.5 life and curve is currently estimated as the maximum applicable service life parameters and when applied to the surviving investment produces an average remaining life of 4.3 years. Currently, this property group is fully depreciated and no further depreciation accrual is warranted at this time.

An analysis of net salvage relative to retirements totaling \$1,467,182 during the period 1980-1998 identifies that the company experienced overall net salvage of one (1) plus percent. It is anticipated that little or no net salvage will be experienced in the future, accordingly, zero (0) percent future net salvage is estimated. Subsequent to the occurrence of additional activity, a depreciation rate can be developed using the five (5) year life and zero (0) percent net salvage.

Other Computer Equipment

The current investment in Account 340.30 - Other Computer Equipment totals \$266,699, has achieved a current average age of 4.3 years, and is presently depreciated using an annual depreciation rate of 14.86 percent.

Installations of the property class initially occurred from 1984 to the present. Retirements during the period 1984-1998, have totaled \$438,535, and occurred at an average age of 5.2 years. An analysis of the historical data produces a service life indication of an Iowa 6-R2.5 life and curve and when applied to the present surviving investment produces an average remaining life of 3.3 years. Future net salvage is estimated at zero (0) percent and the resulting annual depreciation rate is 29.58 percent.

Mainframe Computers

The Account 340.40 - Mainframe Computers investment totals \$1,641,918, has attained a current average age of 3.3 years, and is currently being depreciated using an annual depreciation rate of 12.69 percent. The company currently operates several AS400 installations which were added during 1992, 1996, and 1998. Retirements during the period 1984-1989 have totaled \$1,110,585 and occurred at an average age of 6.4 years. The analysis of the overall and recent historical data produced a service life indication

representative of an Iowa 8-L2 life and curve. Utilizing the service life parameters together with the account investment produces an average remaining life of 5.5 years.

Historically during the period 1980-1998, the company experienced net salvage of approximately five (5) plus percent relative to retirements totaling approximately \$1,008,158. Given the rapid obsolescence inherent in this equipment category, only limited net salvage is anticipated in future years. Accordingly, five (5) percent future net salvage is currently estimated. The proposed annual depreciation rate for this property group is 16.44 percent.

Summary

The composite total computer depreciation rate is 10.05 percent.

Mainframe and Other Computer Software

Mainframe Computer Software

The company's Mainframe Computer Software (Account 340.60) is principally used for administrative functions. In recent years, the company installed AS400 and accounting software to handle budget, accounting, and finance tasks. Such systems routinely evolve over time as operating requirements change. The present investment totaling \$1,256,087 currently has an average age of 2.2 years and is being depreciated using an annual depreciation rate of 8.53 percent. Insufficient retirements have occurred to produce a meaningful service life indication. Giving consideration to the property age, content of the account, and rapidly changing technology, an Iowa 8-R3 life and curve is estimated as the applicable service life parameters. Application of the identified Iowa 8-R3 service life parameters to the present investment produces an average remaining life of 6.1 years.

No net salvage has been experienced in the past and none is anticipated in the future. Using the resulting average remaining life and zero (0) percent future net salvage produces an annual depreciation rate of 10.91 percent.

Other Software

The investment in Account 340.80 - Other Software totals \$84,844, has an average age of 3.8 years, and the current depreciation rate is 14.86 percent. A limited quantity of annual retirements have occurred to date, nevertheless, the retirements totaling \$16,500 comprise a sizeable portion of the original installation. Giving consideration to the analysis of the historical data, along with consideration of the account content, an Iowa 7-R4 life and curve is estimated. The resulting average remaining life for this property group is 3.4 years. Future net salvage is estimated at zero (0) percent and the resulting depreciation rate is 15.58 percent.

Summary

The composite Mainframe and Other Computer Software depreciation rate is 11.21 percent.

Account 341.10 - Transportation Equipment - Light Trucks

The present investment in this account totals \$2,770,927 and has a present average age of 2.9 years. Historically, the company had a general replacement policy of four (4) years or 70,000 miles. Currently, there is some concern about high mileage and related increased costs over shorter periods. Accordingly, the company is reviewing its policy and practices. The present annual depreciation rate is 18.15 percent.

Retirements totaling \$3,565,565, which occurred at an average age of 5.1 years during the period 1984-1989, were studied using the Retirement Rate Method. The

average age of retirement has remained relatively constant throughout the experience band. Giving consideration to the company's historical experience, an average service life of five (5) years is estimated for this property group. Application of the estimated Iowa 5-R2.5 service life parameters to the company's investment results in an average remaining life of 2.7 years.

The company's average net salvage experience was approximately thirty-five (35) percent during the 1980-1998 period and generally in the range of twenty-seven (27) to thirty-five (35) percent during recent years. Accordingly, future net salvage is estimated at thirty (30) percent. The resulting annual depreciation rate is 11.10 percent.

Account 341.20 - Transportation Equipment - Heavy Trucks

The investment in this account totals \$529,442, which has a current average age of 4.5 years. The company's fleet of heavy trucks is far more limited than light trucks. Nevertheless, the company has replaced heavy trucks on an ongoing basis. Retirements during the period 1984-1989 have totaled \$300,610 and occurred at an average age of 7.0 years. An analysis of the historical data via the Retirement Rate Method identifies that the property class is achieving a life characteristic representative of an Iowa 8-R3 life and curve. Application of the service life parameters to the current surviving investment produces an average remaining life of 4.2 years.

With regard to net salvage, an analysis of the historical retirement data during the period 1980-1989 identifies that the company has experienced average net salvage of approximately twenty-seven (27) percent. Recent three-year rolling band averages have ranged from ten (10) to thirty-five (35) percent. Giving consideration to the range of

experience, future net salvage is estimated at twenty-five (25) percent. The resulting recommended annual depreciation rate is 7.36 percent.

Account 341.30 - Transportation Equipment - Cars

The company's investment in Cars totals \$822,442. The average age of the property is 2.4 years and the current depreciation rate is 34.94 percent. Currently, this property, with consideration of anticipated net salvage, is fully depreciated; therefore, no further depreciation should be accrued until various additional activity (e.g., replacement of cars) occurs and the original cost, adjusted for salvage, exceeds the level of the depreciation reserve.

An analysis of the historical retirement data totaling \$2,570,557, which occurred at an average age of 3.6 years during the period 1984-1989, identified that this property category is experiencing an average life of four (4) years. Application of the Iowa 4-L3 life and curve to the current investment produces an average remaining life of 2.2 years.

Likewise, an analysis of the company's 1980-1989 historical salvage data identifies that the company has averaged overall net salvage of thirty-five (35) percent on retirements of approximately \$1.9 million. Most recently, the level of net salvage has declined to the range of twenty-five (25) to thirty (30) percent. Future net salvage is currently estimated at twenty-five (25) percent.

Given the current status of the depreciation reserve, no further depreciation accrual is currently warranted at the present time. Subsequent to the occurrence of additional activity, a depreciation rate can be developed using the above parameters (Iowa 4-L3 and twenty-five [25] percent net salvage, along with the depreciation reserve). As an alternative, an interim depreciation rate can be developed, until the completion of the next

depreciation study, based upon Whole Life depreciation which produces an annual depreciation rate of 18.75 percent. (1-25 percent divided by a four-year average service life.)

Account 341.40 - Transportation Equipment - Other

The current investment in this account totals \$53,114, has a current average age of 9.7 years. The present depreciation rate is 10.43 percent. Past retirements from this property group have been insufficient to produce a meaningful service life indication. An Iowa 30-R3 is estimated giving consideration to the property age and content of the account. Application of the service life parameters to the current investment produces an average remaining life of 21.2 years. Future net salvage is estimated at zero (0) percent and the resulting proposed depreciation rate is 0.83 percent.

Account 342 - Stores Equipment

The company's investment in this account totals \$121,091. The company is depreciating this account utilizing a depreciation rate of 3.27 percent. This investment has a present average age of 11.3 years. An analysis was completed on retirements totaling \$27,809, which occurred at an average age of 20.8 years, using the Retirement Rate Method. Giving consideration to the limited retirements and content of the property account, an Iowa 22-L2 life and curve is recommended for this property group which results in an average remaining life of 13.7 years. Some net salvage had been received in conjunction with prior retirements, however, little net salvage is anticipated in the future. Accordingly, net salvage is estimated at zero (0) percent and the resulting recommended annual depreciation rate is 4.58 percent.

Account 343 - Tools, Shop and Garage Equipment

The company is depreciating its present investment of \$2,405,304 at an annual depreciation rate of 9.00 percent. This investment has achieved an average age of 8.1 years.

Retirements totaling approximately \$748,642, which occurred at an average age of 8.2 years, were analyzed via the Retirement Rate Method. While this analysis indicated that retirements from this property group have varied somewhat from year to year, retirements have generally been increasing over time. The analysis results of the company's experienced retirements during the 1984-1998 retirement band was used as a basis for estimating an average service life representative of an Iowa 22-L0 life and curve. The resulting average remaining life is 17.8 years.

While net salvage experienced by the company during the period 1980-1998 averaged approximately five (5) percent, during recent years experienced salvage has declined to limited levels. Based upon the experience, future net salvage is estimated at two (2) percent. The recommended annual depreciation rate for this property group is 3.06 percent based upon a twenty-two (22) year average service life and two (2) percent net salvage.

Account 344 - Laboratory Equipment

The company's investment totaling \$638,104 has achieved an average age of 5.8 years and is presently depreciated utilizing an annual depreciation rate of 4.70 percent. A review of retirements during the period 1984-1998 totaling \$81,286 results in a life indication of approximately twenty (20) years. Recognizing the ongoing increase in government regulations relative to the quality of water, laboratories must continually upgrade their equipment to meet the new testing requirements. During more recent years,

replacements of property have increased and are anticipated to continue at higher levels in future years. An Iowa 20-R1 life and curve is recommended for this property group and results in an average remaining life of 16.1 years.

A review of the company's salvage experience during the period 1980-1998 shows that the company has experienced some positive net salvage averaging approximately seven (7) percent. However, future retirements are anticipated to produce zero (0) percent salvage. Utilizing the zero (0) percent net salvage together with the recommended Iowa 20-R1 service life parameters produces a recommended annual depreciation rate of 4.65 percent for this property group.

Account 345 - Power Operated Equipment

The company's present investment of \$1,574,699 has an average age of 5.5 years and the current depreciation rate is 2.78 percent. An analysis of retirements totaling \$1,175,958, at an average age of 7.3 years during the 1984-1998 period, was performed utilizing the Retirement Rate Analysis Method and produced a service life indication of less than ten (10) years. Application of the estimated Iowa 10-L2 life and curve to the current investment results in an average remaining life for this account of 6.1 years.

Net salvage experience for this account averaged nearly fifty (50) percent, however, such levels of net salvage are not anticipated to continue in future years. Given the nature of the equipment in this account, net salvage will likely continue to be experienced in the future but likely at a somewhat a lower level. Accordingly, average net salvage is estimated at thirty-five (35) percent. Utilizing the recommended Iowa 10-L2 average service life parameters and the thirty-five (35) percent average net salvage results in a recommended annual depreciation of 6.98 percent.

Account 346 - Communication Equipment

The company's investment in this account totals \$1,251,469, has attained an average age of 5.8 years, and is being depreciated at a rate of 13.88 percent. A review of retirements totaling \$375,902, which occurred at an average age of 6.6 years, via the Retirement Rate Method identifies that past retirements have generally occurred continuously in recent years. Based upon the overall experience band, an Iowa 11-R1 life and curve is recommended for the property group. Application of the estimated Iowa 11-R1 service life parameters to the company's current investment results in an average remaining life of 7.2 years.

The company has experienced modest levels of negative net salvage in past years, however, no significant net salvage is anticipated for the future. Utilizing the service life together with the estimated zero (0) percent future net salvage produces an annual depreciation rate of 4.78 percent.

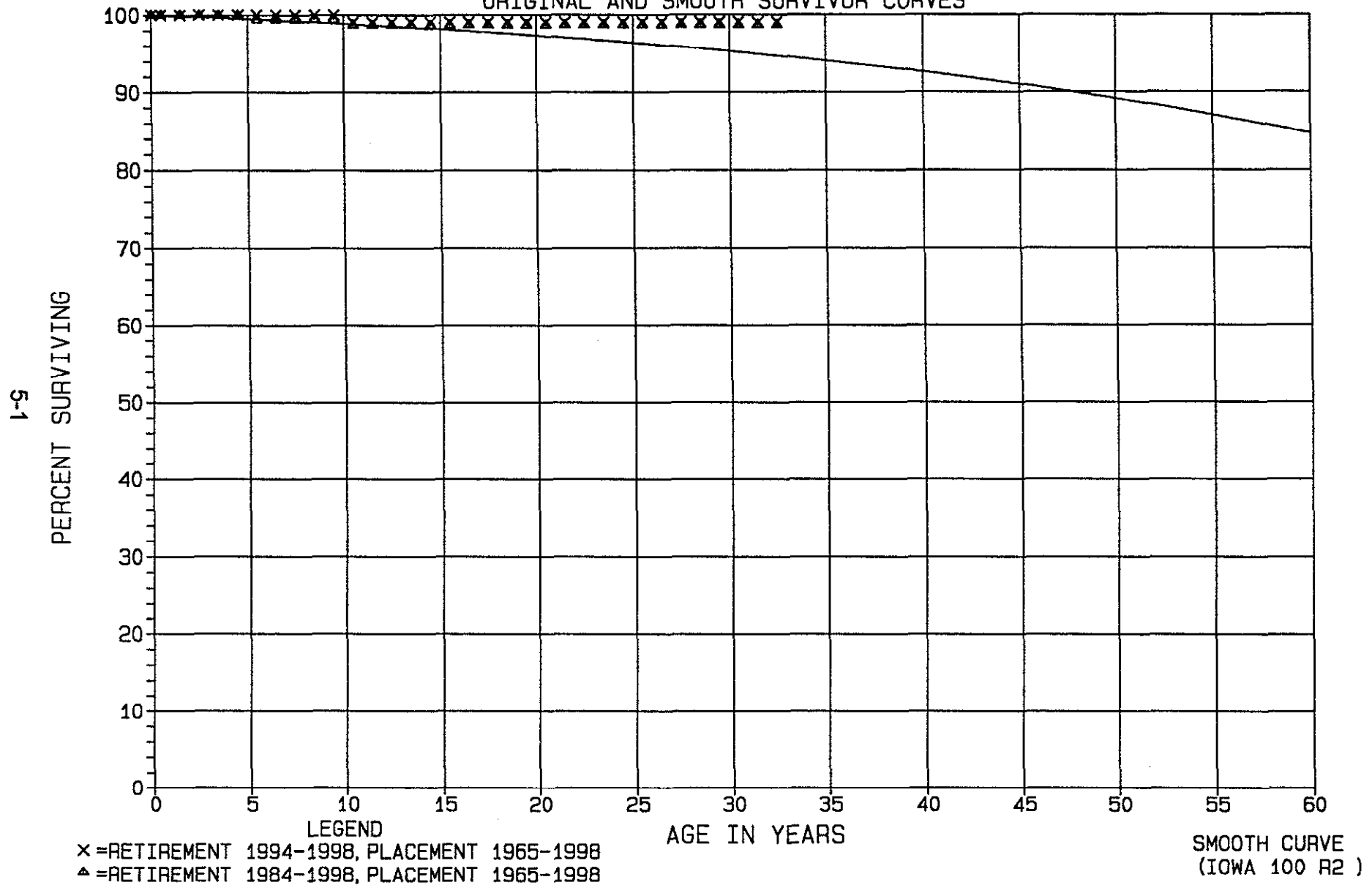
Account 347 - Miscellaneous Equipment

The investment in this account totals \$693,585 and has a current average age of 6.3 years. The current depreciation rate is 5.39 percent. Retirements totaling \$74,535, which occurred at an average age of 7.6 years, were analyzed via the Retirement Rate Method producing a service life indication of an Iowa 30-L0.5 life and curve. Application of the parameters to the current investment results in an average remaining life of 25.7 years. Zero (0) future net salvage is estimated and the resulting annual depreciation rate is 2.39 percent.

ILLINOIS - AMERICAN WATER CO.

ACCOUNT 30410 - (311) SS STRUCTURES & IMPROVEMENTS

ORIGINAL AND SMOOTH SURVIVOR CURVES



ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1994 TO 1998
PLACEMENT YEARS 1965 TO 1998

ACCOUNT 30410 - (311) SS STRUCTURES & IMPROVEMENTS

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
0.0 - 0.5	1,365,983	0	0.00000	100.00
0.5 - 1.5	137,207	0	0.00000	100.00
1.5 - 2.5	137,207	0	0.00000	100.00
2.5 - 3.5	128,685	0	0.00000	100.00
3.5 - 4.5	132,445	0	0.00000	100.00
4.5 - 5.5	130,403	0	0.00000	100.00
5.5 - 6.5	20,381	0	0.00000	100.00
6.5 - 7.5	20,381	0	0.00000	100.00
7.5 - 8.5	20,381	0	0.00000	100.00
8.5 - 9.5	32,216	0	0.00000	100.00
9.5 - 10.5	212,991	2,000	0.00939	100.00
10.5 - 11.5	290,171	0	0.00000	99.06
11.5 - 12.5	290,171	0	0.00000	99.06
12.5 - 13.5	290,171	0	0.00000	99.06
13.5 - 14.5	268,515	0	0.00000	99.06
14.5 - 15.5	79,180	0	0.00000	99.06
15.5 - 16.5	0	0	0.00000	99.06
16.5 - 17.5	0	0	0.00000	99.06
17.5 - 18.5	0	0	0.00000	99.06
18.5 - 19.5	0	0	0.00000	99.06
19.5 - 20.5	0	0	0.00000	99.06
20.5 - 21.5	0	0	0.00000	99.06
21.5 - 22.5	0	0	0.00000	99.06
22.5 - 23.5	0	0	0.00000	99.06
23.5 - 24.5	0	0	0.00000	99.06
24.5 - 25.5	0	0	0.00000	99.06
25.5 - 26.5	0	0	0.00000	99.06
26.5 - 27.5	0	0	0.00000	99.06
27.5 - 28.5	0	0	0.00000	99.06
28.5 - 29.5	190	0	0.00000	99.06
29.5 - 30.5	190	0	0.00000	99.06
30.5 - 31.5	190	0	0.00000	99.06
31.5 - 32.5	190	0	0.00000	99.06
32.5 - 33.5	190	0	0.00000	99.06

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1984 TO 1998

PLACEMENT YEARS 1965 TO 1998

ACCOUNT 30410 - (311) SS STRUCTURES & IMPROVEMENTS

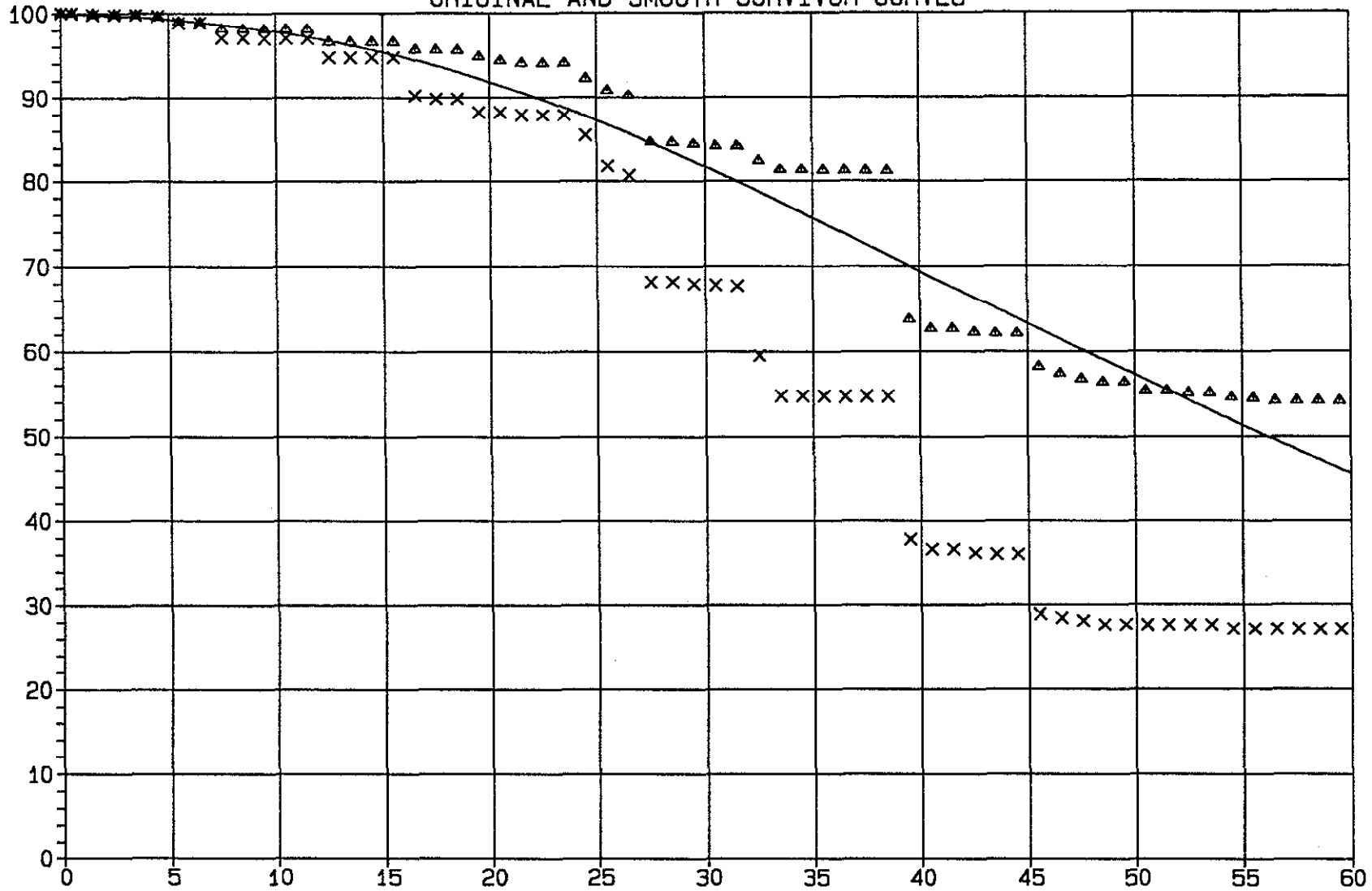
OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
0.0 - 0.5	1,743,060	0	0.00000	100.00
0.5 - 1.5	483,442	0	0.00000	100.00
1.5 - 2.5	483,442	0	0.00000	100.00
2.5 - 3.5	443,659	0	0.00000	100.00
3.5 - 4.5	435,598	0	0.00000	100.00
4.5 - 5.5	424,996	2,422	0.00570	100.00
5.5 - 6.5	312,552	0	0.00000	99.43
6.5 - 7.5	312,552	0	0.00000	99.43
7.5 - 8.5	312,552	0	0.00000	99.43
8.5 - 9.5	300,731	0	0.00000	99.43
9.5 - 10.5	292,171	2,000	0.00685	99.43
10.5 - 11.5	290,171	0	0.00000	98.75
11.5 - 12.5	290,171	0	0.00000	98.75
12.5 - 13.5	290,171	0	0.00000	98.75
13.5 - 14.5	268,515	0	0.00000	98.75
14.5 - 15.5	79,180	0	0.00000	98.75
15.5 - 16.5	0	0	0.00000	98.75
16.5 - 17.5	0	0	0.00000	98.75
17.5 - 18.5	0	0	0.00000	98.75
18.5 - 19.5	190	0	0.00000	98.75
19.5 - 20.5	190	0	0.00000	98.75
20.5 - 21.5	190	0	0.00000	98.75
21.5 - 22.5	190	0	0.00000	98.75
22.5 - 23.5	190	0	0.00000	98.75
23.5 - 24.5	190	0	0.00000	98.75
24.5 - 25.5	190	0	0.00000	98.75
25.5 - 26.5	190	0	0.00000	98.75
26.5 - 27.5	190	0	0.00000	98.75
27.5 - 28.5	190	0	0.00000	98.75
28.5 - 29.5	190	0	0.00000	98.75
29.5 - 30.5	190	0	0.00000	98.75
30.5 - 31.5	190	0	0.00000	98.75
31.5 - 32.5	190	0	0.00000	98.75
32.5 - 33.5	190	0	0.00000	98.75

ILLINOIS - AMERICAN WATER CO.

ACCOUNT 30420 - (321) PUMPING STRUCTURES & IMPROVE.
ORIGINAL AND SMOOTH SURVIVOR CURVES

5-4
PERCENT SURVIVING



LEGEND
x = RETIREMENT 1994-1998, PLACEMENT 1886-1998
▲ = RETIREMENT 1984-1998, PLACEMENT 1886-1998

AGE IN YEARS

SMOOTH CURVE
(IOWA 60 L1)

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1994 TO 1998
 PLACEMENT YEARS 1886 TO 1998
 ACCOUNT 30420 - (321) PUMPING STRUCTURES & IMPROVE.

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
0.0 - 0.5	1,863,378	0	0.00000	100.00
0.5 - 1.5	2,953,620	4,500	0.00152	100.00
1.5 - 2.5	3,806,810	0	0.00000	99.85
2.5 - 3.5	3,849,453	3,360	0.00087	99.85
3.5 - 4.5	3,204,535	1,409	0.00044	99.76
4.5 - 5.5	2,378,503	20,282	0.00853	99.72
5.5 - 6.5	974,389	0	0.00000	98.87
6.5 - 7.5	102,775	1,813	0.01764	98.87
7.5 - 8.5	169,687	0	0.00000	97.12
8.5 - 9.5	347,288	209	0.00060	97.12
9.5 - 10.5	791,040	0	0.00000	97.06
10.5 - 11.5	1,249,703	0	0.00000	97.06
11.5 - 12.5	1,248,415	29,347	0.02351	97.06
12.5 - 13.5	1,120,634	0	0.00000	94.78
13.5 - 14.5	976,914	0	0.00000	94.78
14.5 - 15.5	529,862	0	0.00000	94.78
15.5 - 16.5	59,533	2,878	0.04834	94.78
16.5 - 17.5	135,195	529	0.00391	90.20
17.5 - 18.5	267,058	0	0.00000	89.85
18.5 - 19.5	397,120	7,249	0.01825	89.85
19.5 - 20.5	622,153	0	0.00000	88.21
20.5 - 21.5	639,685	2,000	0.00313	88.21
21.5 - 22.5	578,136	377	0.00065	87.93
22.5 - 23.5	516,451	0	0.00000	87.87
23.5 - 24.5	427,079	11,729	0.02746	87.87
24.5 - 25.5	196,303	8,340	0.04249	85.46
25.5 - 26.5	170,667	2,349	0.01376	81.83
26.5 - 27.5	198,206	30,639	0.15458	80.70
27.5 - 28.5	89,542	0	0.00000	68.23
28.5 - 29.5	64,323	222	0.00345	68.23
29.5 - 30.5	67,600	142	0.00210	67.99
30.5 - 31.5	67,297	105	0.00156	67.85
31.5 - 32.5	62,278	7,557	0.12134	67.74
32.5 - 33.5	64,709	5,158	0.07971	59.52
33.5 - 34.5	91,507	0	0.00000	54.78
34.5 - 35.5	233,519	0	0.00000	54.78
35.5 - 36.5	243,458	400	0.00164	54.78
36.5 - 37.5	234,814	0	0.00000	54.69
37.5 - 38.5	265,600	0	0.00000	54.69
38.5 - 39.5	258,372	79,641	0.30824	54.69
39.5 - 40.5	112,010	3,412	0.03046	37.83
40.5 - 41.5	117,185	0	0.00000	36.68
41.5 - 42.5	102,298	1,300	0.01271	36.68
42.5 - 43.5	63,442	232	0.00366	36.21
43.5 - 44.5	66,737	0	0.00000	36.08

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1994 TO 1998
PLACEMENT YEARS 1886 TO 1998

ACCOUNT 30420 - (321) PUMPING STRUCTURES & IMPROVE.

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
44.5 - 45.5	64,545	12,849	0.19907	36.08
45.5 - 46.5	72,678	1,189	0.01636	28.90
46.5 - 47.5	78,391	881	0.01124	28.43
47.5 - 48.5	75,514	1,313	0.01739	28.11
48.5 - 49.5	39,429	0	0.00000	27.62
49.5 - 50.5	37,691	41	0.00109	27.62
50.5 - 51.5	18,529	0	0.00000	27.59
51.5 - 52.5	13,199	0	0.00000	27.59
52.5 - 53.5	13,892	0	0.00000	27.59
53.5 - 54.5	91,620	1,495	0.01632	27.59
54.5 - 55.5	98,700	0	0.00000	27.14
55.5 - 56.5	105,378	31	0.00029	27.14
56.5 - 57.5	111,874	98	0.00088	27.13
57.5 - 58.5	106,473	0	0.00000	27.11
58.5 - 59.5	30,797	0	0.00000	27.11
59.5 - 60.5	17,410	173	0.00994	27.11
60.5 - 61.5	31,245	15	0.00048	26.84
61.5 - 62.5	23,195	0	0.00000	26.82
62.5 - 63.5	33,613	1,220	0.03630	26.82
63.5 - 64.5	35,457	0	0.00000	25.85
64.5 - 65.5	64,496	2,403	0.03726	25.85
65.5 - 66.5	42,830	215	0.00502	24.89
66.5 - 67.5	89,758	0	0.00000	24.76
67.5 - 68.5	83,971	0	0.00000	24.76
68.5 - 69.5	80,664	0	0.00000	24.76
69.5 - 70.5	51,704	0	0.00000	24.76
70.5 - 71.5	52,923	0	0.00000	24.76
71.5 - 72.5	48,071	1,621	0.03372	24.76
72.5 - 73.5	42,118	320	0.00760	23.93
73.5 - 74.5	50,036	0	0.00000	23.74
74.5 - 75.5	57,090	1,219	0.02135	23.74
75.5 - 76.5	55,871	0	0.00000	23.24
76.5 - 77.5	15,378	0	0.00000	23.24
77.5 - 78.5	23,188	0	0.00000	23.24
78.5 - 79.5	17,176	0	0.00000	23.24
79.5 - 80.5	10,036	0	0.00000	23.24
80.5 - 81.5	48,873	0	0.00000	23.24
81.5 - 82.5	48,873	0	0.00000	23.24
82.5 - 83.5	42,655	0	0.00000	23.24
83.5 - 84.5	40,429	0	0.00000	23.24
84.5 - 85.5	42,291	96	0.00227	23.24
85.5 - 86.5	4,308	0	0.00000	23.18
86.5 - 87.5	32,066	112	0.00349	23.18
87.5 - 88.5	30,474	0	0.00000	23.10
88.5 - 89.5	38,159	0	0.00000	23.10

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1994 TO 1998
 PLACEMENT YEARS 1886 TO 1998

ACCOUNT 30420 - (321) PUMPING STRUCTURES & IMPROVE.

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
89.5 - 90.5	68,162	0	0.00000	23.10
90.5 - 91.5	67,308	0	0.00000	23.10
91.5 - 92.5	39,550	0	0.00000	23.10
92.5 - 93.5	39,550	0	0.00000	23.10
93.5 - 94.5	31,865	0	0.00000	23.10
94.5 - 95.5	0	0	0.00000	23.10
95.5 - 96.5	0	0	0.00000	23.10
96.5 - 97.5	0	0	0.00000	23.10
97.5 - 98.5	0	0	0.00000	23.10
98.5 - 99.5	0	0	0.00000	23.10
99.5 -100.5	0	0	0.00000	23.10
100.5 -101.5	0	0	0.00000	23.10
101.5 -102.5	0	0	0.00000	23.10
102.5 -103.5	11,937	0	0.00000	23.10
103.5 -104.5	73,798	0	0.00000	23.10
104.5 -105.5	73,798	0	0.00000	23.10
105.5 -106.5	73,798	832	0.01127	23.10
106.5 -107.5	72,966	0	0.00000	22.84
107.5 -108.5	61,029	259	0.00424	22.84
108.5 -109.5	0	0	0.00000	22.75
109.5 -110.5	0	0	0.00000	22.75
110.5 -111.5	0	0	0.00000	22.75
111.5 -112.5	0	0	0.00000	22.75

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1984 TO 1998
 PLACEMENT YEARS 1886 TO 1998

ACCOUNT 30420 - (321) PUMPING STRUCTURES & IMPROVE.

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
0.0 - 0.5	5,093,346	0	0.00000	100.00
0.5 - 1.5	5,253,919	5,538	0.00105	100.00
1.5 - 2.5	5,236,376	3,782	0.00072	99.89
2.5 - 3.5	5,205,442	3,360	0.00065	99.82
3.5 - 4.5	4,569,320	7,207	0.00158	99.76
4.5 - 5.5	3,714,117	21,132	0.00569	99.60
5.5 - 6.5	2,296,287	2,358	0.00103	99.03
6.5 - 7.5	1,499,358	11,908	0.00794	98.93
7.5 - 8.5	1,586,740	0	0.00000	98.15
8.5 - 9.5	1,722,510	610	0.00035	98.15
9.5 - 10.5	1,951,262	0	0.00000	98.11
10.5 - 11.5	1,961,598	0	0.00000	98.11
11.5 - 12.5	1,979,301	30,042	0.01518	98.11
12.5 - 13.5	1,922,049	0	0.00000	96.62
13.5 - 14.5	1,809,133	531	0.00029	96.62
14.5 - 15.5	1,379,256	0	0.00000	96.59
15.5 - 16.5	908,769	8,641	0.00951	96.59
16.5 - 17.5	937,244	529	0.00056	95.68
17.5 - 18.5	929,683	0	0.00000	95.62
18.5 - 19.5	923,912	7,249	0.00785	95.62
19.5 - 20.5	928,826	4,471	0.00481	94.87
20.5 - 21.5	924,430	2,820	0.00305	94.41
21.5 - 22.5	850,144	377	0.00044	94.13
22.5 - 23.5	718,511	135	0.00019	94.09
23.5 - 24.5	621,372	11,729	0.01888	94.07
24.5 - 25.5	525,781	8,340	0.01586	92.29
25.5 - 26.5	509,923	3,299	0.00647	90.83
26.5 - 27.5	496,338	30,783	0.06202	90.24
27.5 - 28.5	427,483	93	0.00022	84.64
28.5 - 29.5	425,534	1,178	0.00277	84.63
29.5 - 30.5	420,350	1,297	0.00309	84.39
30.5 - 31.5	432,632	105	0.00024	84.13
31.5 - 32.5	403,637	8,096	0.02006	84.11
32.5 - 33.5	397,578	5,158	0.01297	82.42
33.5 - 34.5	421,020	0	0.00000	81.35
34.5 - 35.5	416,105	113	0.00027	81.35
35.5 - 36.5	437,856	400	0.00091	81.33
36.5 - 37.5	421,227	0	0.00000	81.26
37.5 - 38.5	410,929	253	0.00062	81.26
38.5 - 39.5	371,487	79,766	0.21472	81.21
39.5 - 40.5	217,974	3,806	0.01746	63.77
40.5 - 41.5	212,250	0	0.00000	62.66
41.5 - 42.5	197,622	1,300	0.00658	62.66
42.5 - 43.5	157,881	351	0.00222	62.24
43.5 - 44.5	206,097	0	0.00000	62.11

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1984 TO 1998
 PLACEMENT YEARS 1886 TO 1998
 ACCOUNT 30420 - (321) PUMPING STRUCTURES & IMPROVE.

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
44.5 - 45.5	213,757	13,519	0.06324	62.11
45.5 - 46.5	207,201	2,933	0.01416	58.18
46.5 - 47.5	209,324	2,405	0.01149	57.35
47.5 - 48.5	200,282	1,313	0.00656	56.70
48.5 - 49.5	165,799	0	0.00000	56.32
49.5 - 50.5	159,249	2,891	0.01815	56.32
50.5 - 51.5	156,998	0	0.00000	55.30
51.5 - 52.5	150,062	600	0.00400	55.30
52.5 - 53.5	156,376	41	0.00026	55.08
53.5 - 54.5	159,642	1,495	0.00936	55.07
54.5 - 55.5	182,374	300	0.00164	54.55
55.5 - 56.5	181,079	994	0.00549	54.46
56.5 - 57.5	227,779	98	0.00043	54.16
57.5 - 58.5	226,710	0	0.00000	54.14
58.5 - 59.5	149,482	0	0.00000	54.14
59.5 - 60.5	136,174	467	0.00343	54.14
60.5 - 61.5	129,303	15	0.00012	53.95
61.5 - 62.5	163,544	14	0.00009	53.95
62.5 - 63.5	163,530	3,027	0.01851	53.94
63.5 - 64.5	168,498	0	0.00000	52.94
64.5 - 65.5	175,631	2,403	0.01368	52.94
65.5 - 66.5	153,965	565	0.00367	52.22
66.5 - 67.5	153,257	0	0.00000	52.03
67.5 - 68.5	150,948	50	0.00033	52.03
68.5 - 69.5	149,817	0	0.00000	52.01
69.5 - 70.5	120,771	0	0.00000	52.01
70.5 - 71.5	159,734	0	0.00000	52.01
71.5 - 72.5	112,448	1,621	0.01442	52.01
72.5 - 73.5	108,137	320	0.00296	51.26
73.5 - 74.5	107,817	0	0.00000	51.11
74.5 - 75.5	109,593	1,219	0.01112	51.11
75.5 - 76.5	109,228	0	0.00000	50.54
76.5 - 77.5	96,493	0	0.00000	50.54
77.5 - 78.5	96,493	126	0.00131	50.54
78.5 - 79.5	95,814	0	0.00000	50.47
79.5 - 80.5	126,856	50	0.00039	50.47
80.5 - 81.5	126,806	0	0.00000	50.45
81.5 - 82.5	126,806	0	0.00000	50.45
82.5 - 83.5	118,996	0	0.00000	50.45
83.5 - 84.5	116,770	0	0.00000	50.45
84.5 - 85.5	116,770	96	0.00082	50.45
85.5 - 86.5	77,933	0	0.00000	50.41
86.5 - 87.5	77,933	1,498	0.01922	50.41
87.5 - 88.5	74,955	3,931	0.05244	49.44
88.5 - 89.5	71,024	1,000	0.01408	46.85

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1984 TO 1998
PLACEMENT YEARS 1886 TO 1998

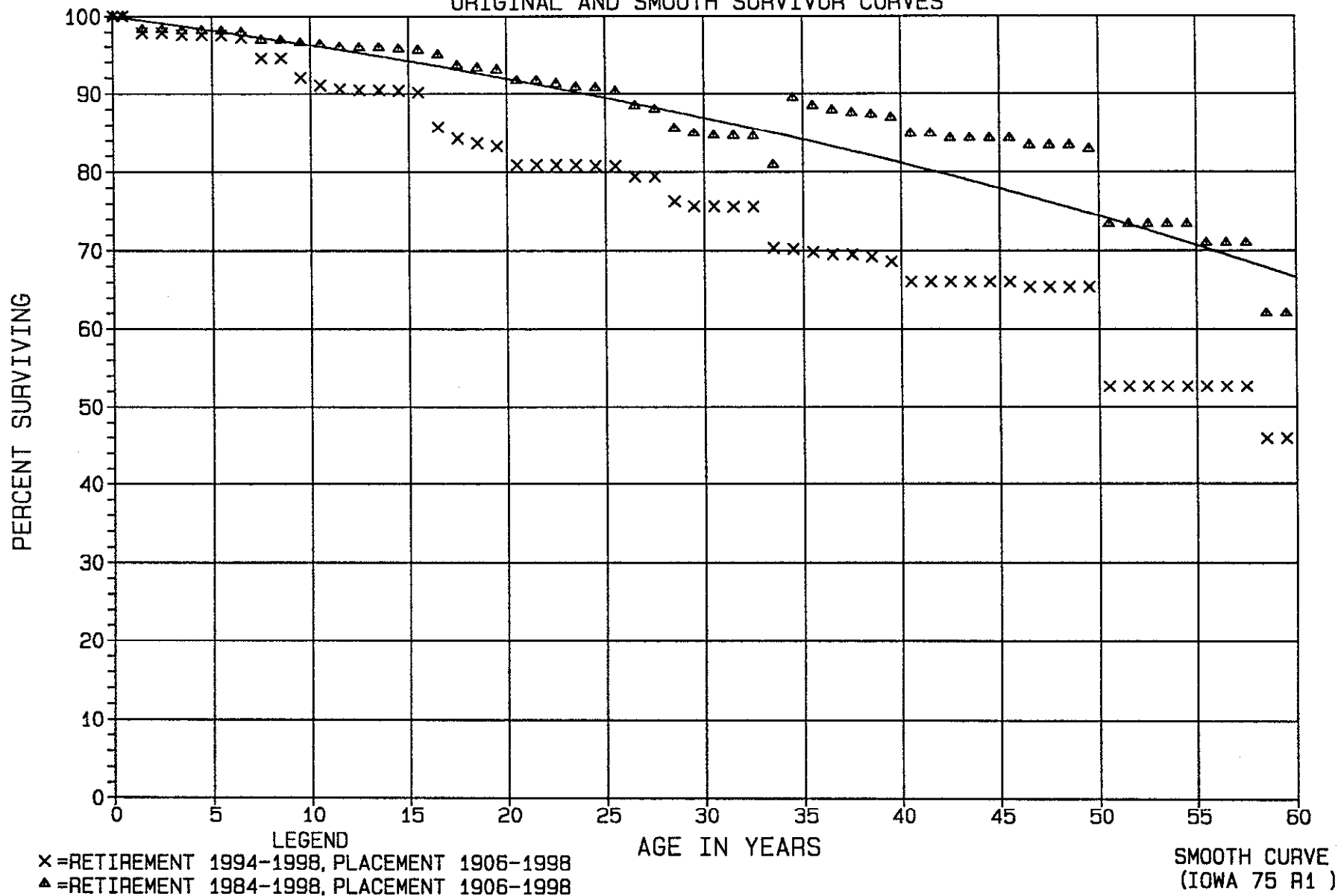
ACCOUNT 30420 - (321) PUMPING STRUCTURES & IMPROVE.

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
89.5 - 90.5	68,162	0	0.00000	46.19
90.5 - 91.5	67,308	0	0.00000	46.19
91.5 - 92.5	39,550	0	0.00000	46.19
92.5 - 93.5	51,487	0	0.00000	46.19
93.5 - 94.5	105,801	0	0.00000	46.19
94.5 - 95.5	73,936	0	0.00000	46.19
95.5 - 96.5	73,936	0	0.00000	46.19
96.5 - 97.5	73,936	0	0.00000	46.19
97.5 - 98.5	81,138	0	0.00000	46.19
98.5 - 99.5	81,138	7,202	0.08876	46.19
99.5 -100.5	73,936	0	0.00000	42.09
100.5 -101.5	73,936	138	0.00187	42.09
101.5 -102.5	73,798	0	0.00000	42.01
102.5 -103.5	73,798	0	0.00000	42.01
103.5 -104.5	73,798	0	0.00000	42.01
104.5 -105.5	73,798	0	0.00000	42.01
105.5 -106.5	73,798	832	0.01127	42.01
106.5 -107.5	72,966	0	0.00000	41.54
107.5 -108.5	61,029	259	0.00424	41.54
108.5 -109.5	0	0	0.00000	41.36
109.5 -110.5	0	0	0.00000	41.36
110.5 -111.5	0	0	0.00000	41.36
111.5 -112.5	0	0	0.00000	41.36

ILLINOIS - AMERICAN WATER CO.

ACCOUNT 30430 - (331) WT STRUCTURES & IMPROVEMENTS
ORIGINAL AND SMOOTH SURVIVOR CURVES



ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1994 TO 1998
PLACEMENT YEARS 1906 TO 1998

ACCOUNT 30430 - (331) WT STRUCTURES & IMPROVEMENTS

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
0.0 - 0.5	17,367,914	0	0.00000	100.00
0.5 - 1.5	17,758,002	368,940	0.02078	100.00
1.5 - 2.5	8,800,480	0	0.00000	97.92
2.5 - 3.5	2,898,914	7,965	0.00275	97.92
3.5 - 4.5	3,130,043	0	0.00000	97.65
4.5 - 5.5	2,866,921	2,541	0.00089	97.65
5.5 - 6.5	2,908,420	7,978	0.00274	97.57
6.5 - 7.5	882,004	24,791	0.02811	97.30
7.5 - 8.5	778,891	0	0.00000	94.56
8.5 - 9.5	547,971	14,455	0.02638	94.56
9.5 - 10.5	540,065	5,831	0.01080	92.07
10.5 - 11.5	1,759,131	9,035	0.00514	91.08
11.5 - 12.5	1,461,954	1,891	0.00129	90.61
12.5 - 13.5	1,456,735	587	0.00040	90.49
13.5 - 14.5	1,455,054	1,287	0.00088	90.45
14.5 - 15.5	1,485,769	3,400	0.00229	90.37
15.5 - 16.5	270,329	13,433	0.04969	90.17
16.5 - 17.5	159,835	2,687	0.01681	85.69
17.5 - 18.5	644,056	4,583	0.00712	84.25
18.5 - 19.5	1,483,643	6,829	0.00460	83.65
19.5 - 20.5	1,423,053	40,395	0.02839	83.26
20.5 - 21.5	1,402,838	0	0.00000	80.90
21.5 - 22.5	1,434,614	288	0.00020	80.90
22.5 - 23.5	981,190	0	0.00000	80.88
23.5 - 24.5	668,032	983	0.00147	80.88
24.5 - 25.5	670,074	0	0.00000	80.76
25.5 - 26.5	612,339	10,000	0.01633	80.76
26.5 - 27.5	846,190	0	0.00000	79.44
27.5 - 28.5	890,014	35,000	0.03933	79.44
28.5 - 29.5	566,573	4,472	0.00789	76.32
29.5 - 30.5	553,522	0	0.00000	75.72
30.5 - 31.5	552,692	415	0.00075	75.72
31.5 - 32.5	278,382	0	0.00000	75.66
32.5 - 33.5	245,727	17,220	0.07008	75.66
33.5 - 34.5	28,927	61	0.00211	70.36
34.5 - 35.5	51,814	269	0.00519	70.21
35.5 - 36.5	68,705	282	0.00410	69.85
36.5 - 37.5	67,437	0	0.00000	69.56
37.5 - 38.5	144,760	629	0.00435	69.56
38.5 - 39.5	143,980	1,249	0.00867	69.26
39.5 - 40.5	161,428	5,964	0.03695	68.66
40.5 - 41.5	144,268	0	0.00000	66.12
41.5 - 42.5	145,193	0	0.00000	66.12
42.5 - 43.5	44,994	0	0.00000	66.12
43.5 - 44.5	102,513	0	0.00000	66.12

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1994 TO 1998
PLACEMENT YEARS 1906 TO 1998

ACCOUNT 30430 - (331) WT STRUCTURES & IMPROVEMENTS

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
44.5 - 45.5	60,944	0	0.00000	66.12
45.5 - 46.5	85,180	881	0.01034	66.12
46.5 - 47.5	83,374	0	0.00000	65.44
47.5 - 48.5	80,874	0	0.00000	65.44
48.5 - 49.5	23,855	0	0.00000	65.44
49.5 - 50.5	23,855	4,677	0.19606	65.44
50.5 - 51.5	0	0	0.00000	52.61
51.5 - 52.5	0	0	0.00000	52.61
52.5 - 53.5	0	0	0.00000	52.61
53.5 - 54.5	0	0	0.00000	52.61
54.5 - 55.5	0	0	0.00000	52.61
55.5 - 56.5	0	0	0.00000	52.61
56.5 - 57.5	16,327	0	0.00000	52.61
57.5 - 58.5	16,327	2,079	0.12734	52.61
58.5 - 59.5	14,248	0	0.00000	45.91
59.5 - 60.5	14,248	0	0.00000	45.91
60.5 - 61.5	14,248	175	0.01228	45.91
61.5 - 62.5	0	0	0.00000	45.34
62.5 - 63.5	0	0	0.00000	45.34
63.5 - 64.5	0	0	0.00000	45.34
64.5 - 65.5	0	0	0.00000	45.34
65.5 - 66.5	0	0	0.00000	45.34
66.5 - 67.5	0	0	0.00000	45.34
67.5 - 68.5	0	0	0.00000	45.34
68.5 - 69.5	0	0	0.00000	45.34
69.5 - 70.5	0	0	0.00000	45.34
70.5 - 71.5	0	0	0.00000	45.34
71.5 - 72.5	0	0	0.00000	45.34
72.5 - 73.5	294	0	0.00000	45.34
73.5 - 74.5	294	0	0.00000	45.34
74.5 - 75.5	294	0	0.00000	45.34
75.5 - 76.5	11,976	1,229	0.10262	45.34
76.5 - 77.5	10,747	0	0.00000	40.69
77.5 - 78.5	10,747	0	0.00000	40.69
78.5 - 79.5	10,747	0	0.00000	40.69
79.5 - 80.5	10,747	1,862	0.17326	40.69
80.5 - 81.5	0	0	0.00000	33.64
81.5 - 82.5	0	0	0.00000	33.64
82.5 - 83.5	0	0	0.00000	33.64
83.5 - 84.5	0	0	0.00000	33.64
84.5 - 85.5	0	0	0.00000	33.64
85.5 - 86.5	0	0	0.00000	33.64
86.5 - 87.5	0	0	0.00000	33.64
87.5 - 88.5	219	0	0.00000	33.64
88.5 - 89.5	219	0	0.00000	33.64

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1984 TO 1998

PLACEMENT YEARS 1906 TO 1998

ACCOUNT 30430 - (331) WT STRUCTURES & IMPROVEMENTS

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
0.0 - 0.5	20,779,317	0	0.00000	100.00
0.5 - 1.5	22,432,206	369,115	0.01645	100.00
1.5 - 2.5	11,156,810	0	0.00000	98.35
2.5 - 3.5	5,150,249	8,031	0.00156	98.35
3.5 - 4.5	5,146,350	670	0.00013	98.20
4.5 - 5.5	4,905,503	3,396	0.00069	98.19
5.5 - 6.5	4,945,375	7,978	0.00161	98.12
6.5 - 7.5	2,513,729	25,720	0.01023	97.96
7.5 - 8.5	2,896,633	590	0.00020	96.96
8.5 - 9.5	3,545,247	14,455	0.00408	96.94
9.5 - 10.5	3,515,582	6,080	0.00173	96.54
10.5 - 11.5	3,531,281	13,686	0.00388	96.38
11.5 - 12.5	3,149,314	1,891	0.00060	96.00
12.5 - 13.5	3,153,584	587	0.00019	95.95
13.5 - 14.5	3,659,803	7,368	0.00201	95.93
14.5 - 15.5	3,632,454	6,183	0.00170	95.74
15.5 - 16.5	2,378,753	15,231	0.00640	95.57
16.5 - 17.5	2,547,350	37,777	0.01483	94.96
17.5 - 18.5	2,572,115	8,037	0.00312	93.55
18.5 - 19.5	2,763,725	7,019	0.00254	93.26
19.5 - 20.5	2,696,144	40,395	0.01498	93.02
20.5 - 21.5	2,617,364	0	0.00000	91.63
21.5 - 22.5	2,618,393	10,427	0.00398	91.63
22.5 - 23.5	2,171,909	10,994	0.00506	91.26
23.5 - 24.5	1,293,226	983	0.00076	90.80
24.5 - 25.5	1,309,637	6,655	0.00508	90.73
25.5 - 26.5	1,262,477	25,964	0.02057	90.27
26.5 - 27.5	1,205,025	5,910	0.00490	88.42
27.5 - 28.5	1,256,513	35,000	0.02785	87.98
28.5 - 29.5	714,025	5,372	0.00752	85.53
29.5 - 30.5	741,643	2,161	0.00291	84.89
30.5 - 31.5	738,652	433	0.00059	84.64
31.5 - 32.5	464,220	414	0.00089	84.59
32.5 - 33.5	405,689	17,220	0.04245	84.52
33.5 - 34.5	256,392	-26,999	-0.10529	80.93
34.5 - 35.5	283,391	3,260	0.01150	89.45
35.5 - 36.5	304,367	1,840	0.00605	88.42
36.5 - 37.5	301,541	1,260	0.00418	87.89
37.5 - 38.5	273,027	629	0.00230	87.52
38.5 - 39.5	272,247	1,249	0.00459	87.32
39.5 - 40.5	248,126	5,964	0.02404	86.92
40.5 - 41.5	230,966	0	0.00000	84.83
41.5 - 42.5	230,966	1,518	0.00657	84.83
42.5 - 43.5	126,749	0	0.00000	84.27
43.5 - 44.5	126,749	0	0.00000	84.27

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1984 TO 1998

PLACEMENT YEARS 1906 TO 1998

ACCOUNT 30430 - (331) WT STRUCTURES & IMPROVEMENTS

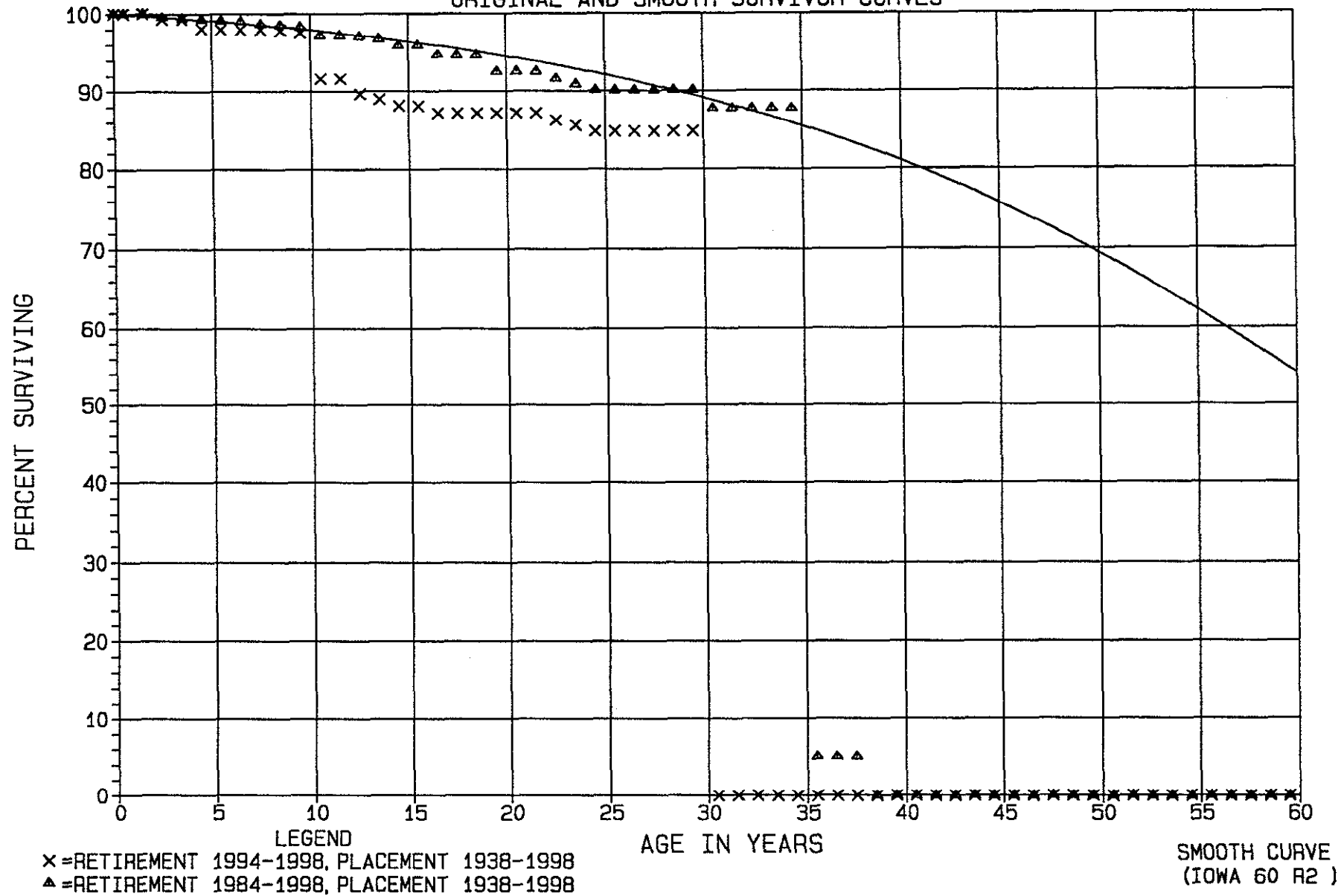
OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
44.5 - 45.5	85,180	0	0.00000	84.27
45.5 - 46.5	85,180	881	0.01034	84.27
46.5 - 47.5	100,492	0	0.00000	83.40
47.5 - 48.5	97,992	0	0.00000	83.40
48.5 - 49.5	40,973	241	0.00588	83.40
49.5 - 50.5	40,732	4,677	0.11482	82.91
50.5 - 51.5	16,877	0	0.00000	73.39
51.5 - 52.5	16,877	0	0.00000	73.39
52.5 - 53.5	16,877	0	0.00000	73.39
53.5 - 54.5	16,877	0	0.00000	73.39
54.5 - 55.5	16,877	550	0.03259	73.39
55.5 - 56.5	16,327	0	0.00000	71.00
56.5 - 57.5	16,327	0	0.00000	71.00
57.5 - 58.5	16,327	2,079	0.12734	71.00
58.5 - 59.5	14,248	0	0.00000	61.96
59.5 - 60.5	14,248	0	0.00000	61.96
60.5 - 61.5	14,248	175	0.01228	61.96
61.5 - 62.5	0	0	0.00000	61.20
62.5 - 63.5	294	0	0.00000	61.20
63.5 - 64.5	294	0	0.00000	61.20
64.5 - 65.5	294	0	0.00000	61.20
65.5 - 66.5	11,976	0	0.00000	61.20
66.5 - 67.5	11,976	0	0.00000	61.20
67.5 - 68.5	11,976	0	0.00000	61.20
68.5 - 69.5	11,976	0	0.00000	61.20
69.5 - 70.5	11,976	0	0.00000	61.20
70.5 - 71.5	11,976	0	0.00000	61.20
71.5 - 72.5	11,976	0	0.00000	61.20
72.5 - 73.5	11,976	0	0.00000	61.20
73.5 - 74.5	11,976	0	0.00000	61.20
74.5 - 75.5	11,976	0	0.00000	61.20
75.5 - 76.5	11,976	1,229	0.10262	61.20
76.5 - 77.5	10,747	0	0.00000	54.92
77.5 - 78.5	10,966	0	0.00000	54.92
78.5 - 79.5	10,966	0	0.00000	54.92
79.5 - 80.5	10,966	1,862	0.16980	54.92
80.5 - 81.5	219	0	0.00000	45.59
81.5 - 82.5	219	0	0.00000	45.59
82.5 - 83.5	219	0	0.00000	45.59
83.5 - 84.5	219	0	0.00000	45.59
84.5 - 85.5	219	0	0.00000	45.59
85.5 - 86.5	219	0	0.00000	45.59
86.5 - 87.5	219	0	0.00000	45.59
87.5 - 88.5	219	0	0.00000	45.59
88.5 - 89.5	219	0	0.00000	45.59

ILLINOIS - AMERICAN WATER CO.

ACCOUNT 30460 - (390.10) OFFICE STRUCTURES
ORIGINAL AND SMOOTH SURVIVOR CURVES

5-16



ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1994 TO 1998
PLACEMENT YEARS 1938 TO 1998

ACCOUNT 30460 - (390.10) OFFICE STRUCTURES

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
0.0 - 0.5	394,980	0	0.00000	100.00
0.5 - 1.5	388,566	0	0.00000	100.00
1.5 - 2.5	272,717	1,975	0.00724	100.00
2.5 - 3.5	100,503	0	0.00000	99.28
3.5 - 4.5	115,973	1,377	0.01187	99.28
4.5 - 5.5	3,379,600	4,579	0.00135	98.10
5.5 - 6.5	3,406,822	0	0.00000	97.96
6.5 - 7.5	3,631,913	0	0.00000	97.96
7.5 - 8.5	3,620,864	5,420	0.00150	97.96
8.5 - 9.5	3,553,820	9,419	0.00265	97.82
9.5 - 10.5	290,948	17,736	0.06096	97.56
10.5 - 11.5	238,847	0	0.00000	91.61
11.5 - 12.5	47,085	1,000	0.02124	91.61
12.5 - 13.5	826,890	5,933	0.00718	89.67
13.5 - 14.5	1,356,112	13,736	0.01013	89.02
14.5 - 15.5	1,342,376	164	0.00012	88.12
15.5 - 16.5	1,337,628	13,873	0.01037	88.11
16.5 - 17.5	1,318,425	301	0.00023	87.20
17.5 - 18.5	540,424	0	0.00000	87.18
18.5 - 19.5	1,027	0	0.00000	87.18
19.5 - 20.5	1,929	0	0.00000	87.18
20.5 - 21.5	684,159	0	0.00000	87.18
21.5 - 22.5	687,398	7,434	0.01081	87.18
22.5 - 23.5	861,480	6,744	0.00783	86.23
23.5 - 24.5	854,000	7,500	0.00878	85.56
24.5 - 25.5	845,598	0	0.00000	84.81
25.5 - 26.5	184,317	0	0.00000	84.81
26.5 - 27.5	181,516	0	0.00000	84.81
27.5 - 28.5	0	0	0.00000	84.81
28.5 - 29.5	98	0	0.00000	84.81
29.5 - 30.5	98	98	1.00000	84.81
30.5 - 31.5	3,456	0	0.00000	0.00
31.5 - 32.5	3,456	0	0.00000	0.00
32.5 - 33.5	3,456	0	0.00000	0.00
33.5 - 34.5	3,456	0	0.00000	0.00
34.5 - 35.5	3,456	3,456	1.00000	0.00
35.5 - 36.5	212	0	0.00000	0.00
36.5 - 37.5	212	0	0.00000	0.00
37.5 - 38.5	212	212	1.00000	0.00
38.5 - 39.5	0	0	0.00000	0.00
39.5 - 40.5	0	0	0.00000	0.00
40.5 - 41.5	0	0	0.00000	0.00
41.5 - 42.5	0	0	0.00000	0.00
42.5 - 43.5	0	0	0.00000	0.00
43.5 - 44.5	0	0	0.00000	0.00

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1984 TO 1998
PLACEMENT YEARS 1938 TO 1998

ACCOUNT 30460 - (390.10) OFFICE STRUCTURES

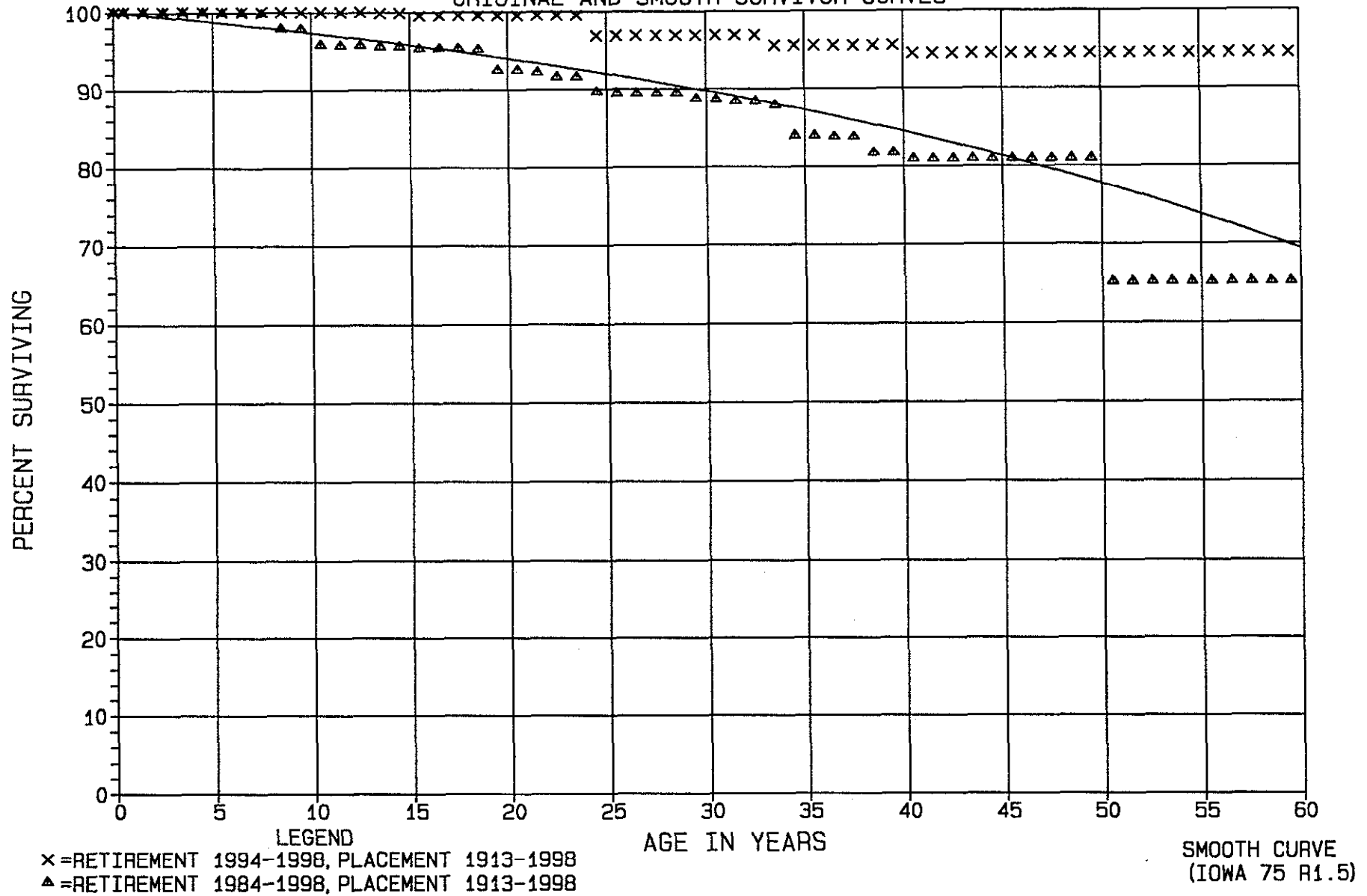
OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
0.0 - 0.5	4,102,323	0	0.00000	100.00
0.5 - 1.5	4,092,446	0	0.00000	100.00
1.5 - 2.5	3,987,206	17,714	0.00444	100.00
2.5 - 3.5	4,573,771	6,874	0.00150	99.56
3.5 - 4.5	5,075,521	5,591	0.00110	99.41
4.5 - 5.5	5,058,734	9,625	0.00190	99.30
5.5 - 6.5	5,041,961	1,676	0.00033	99.11
6.5 - 7.5	5,032,169	19,932	0.00396	99.07
7.5 - 8.5	4,995,187	8,170	0.00164	98.68
8.5 - 9.5	4,921,599	10,969	0.00223	98.52
9.5 - 10.5	1,644,678	18,320	0.01114	98.30
10.5 - 11.5	2,286,826	436	0.00019	97.21
11.5 - 12.5	2,080,210	1,612	0.00077	97.19
12.5 - 13.5	2,281,344	7,723	0.00339	97.11
13.5 - 14.5	2,268,479	20,180	0.00890	96.78
14.5 - 15.5	2,248,299	164	0.00007	95.92
15.5 - 16.5	2,243,260	28,873	0.01287	95.92
16.5 - 17.5	2,209,057	788	0.00036	94.68
17.5 - 18.5	1,430,569	0	0.00000	94.65
18.5 - 19.5	890,534	19,831	0.02227	94.65
19.5 - 20.5	870,703	0	0.00000	92.54
20.5 - 21.5	873,868	0	0.00000	92.54
21.5 - 22.5	873,868	8,834	0.01011	92.54
22.5 - 23.5	865,034	6,744	0.00780	91.60
23.5 - 24.5	857,781	7,500	0.00874	90.89
24.5 - 25.5	849,379	227	0.00027	90.10
25.5 - 26.5	188,083	0	0.00000	90.07
26.5 - 27.5	185,282	0	0.00000	90.07
27.5 - 28.5	3,766	0	0.00000	90.07
28.5 - 29.5	3,766	0	0.00000	90.07
29.5 - 30.5	3,766	98	0.02602	90.07
30.5 - 31.5	3,668	0	0.00000	87.73
31.5 - 32.5	3,668	0	0.00000	87.73
32.5 - 33.5	3,668	0	0.00000	87.73
33.5 - 34.5	3,668	0	0.00000	87.73
34.5 - 35.5	3,668	3,456	0.94220	87.73
35.5 - 36.5	212	0	0.00000	5.07
36.5 - 37.5	212	0	0.00000	5.07
37.5 - 38.5	212	212	1.00000	5.07
38.5 - 39.5	0	0	0.00000	0.00
39.5 - 40.5	0	0	0.00000	0.00
40.5 - 41.5	0	0	0.00000	0.00
41.5 - 42.5	0	0	0.00000	0.00
42.5 - 43.5	0	0	0.00000	0.00
43.5 - 44.5	0	0	0.00000	0.00

ILLINOIS - AMERICAN WATER CO.

ACCOUNT 30470 - (390.20) STORES, SHOP & GARAGE STRUCT.

ORIGINAL AND SMOOTH SURVIVOR CURVES



ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1994 TO 1998

PLACEMENT YEARS 1913 TO 1998

ACCOUNT 30470 - (390.20) STORES, SHOP & GARAGE STRUCT.

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
0.0 - 0.5	166,480	0	0.00000	100.00
0.5 - 1.5	130,737	0	0.00000	100.00
1.5 - 2.5	562,493	0	0.00000	100.00
2.5 - 3.5	572,531	0	0.00000	100.00
3.5 - 4.5	572,215	0	0.00000	100.00
4.5 - 5.5	592,808	0	0.00000	100.00
5.5 - 6.5	596,565	0	0.00000	100.00
6.5 - 7.5	157,198	0	0.00000	100.00
7.5 - 8.5	97,226	0	0.00000	100.00
8.5 - 9.5	102,512	0	0.00000	100.00
9.5 - 10.5	32,757	0	0.00000	100.00
10.5 - 11.5	35,413	0	0.00000	100.00
11.5 - 12.5	34,260	0	0.00000	100.00
12.5 - 13.5	1,441,773	2,250	0.00156	100.00
13.5 - 14.5	1,438,158	0	0.00000	99.84
14.5 - 15.5	1,441,978	5,036	0.00349	99.84
15.5 - 16.5	1,440,665	0	0.00000	99.50
16.5 - 17.5	1,432,145	0	0.00000	99.50
17.5 - 18.5	18,602	0	0.00000	99.50
18.5 - 19.5	15,653	0	0.00000	99.50
19.5 - 20.5	12,160	0	0.00000	99.50
20.5 - 21.5	202,205	0	0.00000	99.50
21.5 - 22.5	204,258	0	0.00000	99.50
22.5 - 23.5	205,120	0	0.00000	99.50
23.5 - 24.5	205,428	5,425	0.02641	99.50
24.5 - 25.5	199,421	0	0.00000	96.87
25.5 - 26.5	4,085	0	0.00000	96.87
26.5 - 27.5	3,443	0	0.00000	96.87
27.5 - 28.5	3,894	0	0.00000	96.87
28.5 - 29.5	2,771	0	0.00000	96.87
29.5 - 30.5	2,886	0	0.00000	96.87
30.5 - 31.5	2,886	0	0.00000	96.87
31.5 - 32.5	40,042	0	0.00000	96.87
32.5 - 33.5	46,850	646	0.01379	96.87
33.5 - 34.5	46,204	0	0.00000	95.53
34.5 - 35.5	46,386	0	0.00000	95.53
35.5 - 36.5	54,838	0	0.00000	95.53
36.5 - 37.5	59,323	0	0.00000	95.53
37.5 - 38.5	51,848	0	0.00000	95.53
38.5 - 39.5	52,283	0	0.00000	95.53
39.5 - 40.5	52,024	584	0.01123	95.53
40.5 - 41.5	51,962	0	0.00000	94.46
41.5 - 42.5	8,910	0	0.00000	94.46
42.5 - 43.5	8,910	0	0.00000	94.46
43.5 - 44.5	9,237	0	0.00000	94.46

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1994 TO 1998

PLACEMENT YEARS 1913 TO 1998

ACCOUNT 30470 - (390.20) STORES, SHOP & GARAGE STRUCT.

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
44.5 - 45.5	9,152	0	0.00000	94.46
45.5 - 46.5	762	0	0.00000	94.46
46.5 - 47.5	762	0	0.00000	94.46
47.5 - 48.5	1,340	0	0.00000	94.46
48.5 - 49.5	578	0	0.00000	94.46
49.5 - 50.5	578	0	0.00000	94.46
50.5 - 51.5	578	0	0.00000	94.46
51.5 - 52.5	578	0	0.00000	94.46
52.5 - 53.5	0	0	0.00000	94.46
53.5 - 54.5	0	0	0.00000	94.46
54.5 - 55.5	0	0	0.00000	94.46
55.5 - 56.5	920	0	0.00000	94.46
56.5 - 57.5	920	0	0.00000	94.46
57.5 - 58.5	1,044	0	0.00000	94.46
58.5 - 59.5	5,586	0	0.00000	94.46
59.5 - 60.5	5,586	365	0.06534	94.46
60.5 - 61.5	4,666	0	0.00000	88.29
61.5 - 62.5	4,666	0	0.00000	88.29
62.5 - 63.5	4,542	0	0.00000	88.29
63.5 - 64.5	0	0	0.00000	88.29
64.5 - 65.5	0	0	0.00000	88.29
65.5 - 66.5	0	0	0.00000	88.29
66.5 - 67.5	0	0	0.00000	88.29
67.5 - 68.5	0	0	0.00000	88.29
68.5 - 69.5	0	0	0.00000	88.29
69.5 - 70.5	562	0	0.00000	88.29
70.5 - 71.5	562	0	0.00000	88.29
71.5 - 72.5	562	0	0.00000	88.29
72.5 - 73.5	562	0	0.00000	88.29
73.5 - 74.5	562	0	0.00000	88.29
74.5 - 75.5	0	0	0.00000	88.29
75.5 - 76.5	0	0	0.00000	88.29
76.5 - 77.5	0	0	0.00000	88.29
77.5 - 78.5	0	0	0.00000	88.29
78.5 - 79.5	1,919	0	0.00000	88.29
79.5 - 80.5	1,919	0	0.00000	88.29
80.5 - 81.5	1,919	0	0.00000	88.29
81.5 - 82.5	1,919	0	0.00000	88.29
82.5 - 83.5	1,919	0	0.00000	88.29
83.5 - 84.5	0	0	0.00000	88.29
84.5 - 85.5	0	0	0.00000	88.29

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1984 TO 1998
PLACEMENT YEARS 1913 TO 1998

ACCOUNT 30470 - (390.20) STORES, SHOP & GARAGE STRUCT.

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
0.0 - 0.5	792,545	0	0.00000	100.00
0.5 - 1.5	763,215	0	0.00000	100.00
1.5 - 2.5	754,530	0	0.00000	100.00
2.5 - 3.5	2,174,969	0	0.00000	100.00
3.5 - 4.5	2,176,324	0	0.00000	100.00
4.5 - 5.5	2,133,627	579	0.00027	100.00
5.5 - 6.5	2,143,184	0	0.00000	99.97
6.5 - 7.5	1,694,944	2,645	0.00156	99.97
7.5 - 8.5	1,621,476	31,192	0.01924	99.82
8.5 - 9.5	1,590,562	800	0.00050	97.90
9.5 - 10.5	1,520,334	31,883	0.02097	97.85
10.5 - 11.5	1,690,275	1,556	0.00092	95.80
11.5 - 12.5	1,681,099	0	0.00000	95.71
12.5 - 13.5	1,670,895	2,250	0.00135	95.71
13.5 - 14.5	1,664,690	0	0.00000	95.58
14.5 - 15.5	1,664,435	5,036	0.00303	95.58
15.5 - 16.5	1,652,658	51	0.00003	95.29
16.5 - 17.5	1,645,498	0	0.00000	95.29
17.5 - 18.5	233,268	252	0.00108	95.29
18.5 - 19.5	230,240	6,388	0.02774	95.18
19.5 - 20.5	219,892	0	0.00000	92.54
20.5 - 21.5	216,638	786	0.00363	92.54
21.5 - 22.5	254,961	1,610	0.00631	92.21
22.5 - 23.5	256,706	0	0.00000	91.62
23.5 - 24.5	255,891	5,425	0.02120	91.62
24.5 - 25.5	250,181	542	0.00217	89.68
25.5 - 26.5	62,755	0	0.00000	89.49
26.5 - 27.5	104,748	0	0.00000	89.49
27.5 - 28.5	103,886	0	0.00000	89.49
28.5 - 29.5	103,198	840	0.00814	89.49
29.5 - 30.5	102,396	154	0.00150	88.76
30.5 - 31.5	112,197	300	0.00267	88.63
31.5 - 32.5	110,522	0	0.00000	88.39
32.5 - 33.5	109,209	646	0.00592	88.39
33.5 - 34.5	114,621	5,141	0.04485	87.87
34.5 - 35.5	109,318	0	0.00000	83.93
35.5 - 36.5	109,318	191	0.00175	83.93
36.5 - 37.5	70,560	0	0.00000	83.78
37.5 - 38.5	63,663	1,565	0.02458	83.78
38.5 - 39.5	62,098	0	0.00000	81.72
39.5 - 40.5	61,754	584	0.00946	81.72
40.5 - 41.5	53,302	0	0.00000	80.95
41.5 - 42.5	10,250	0	0.00000	80.95
42.5 - 43.5	10,250	0	0.00000	80.95
43.5 - 44.5	9,815	0	0.00000	80.95

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1984 TO 1998
 PLACEMENT YEARS 1913 TO 1998

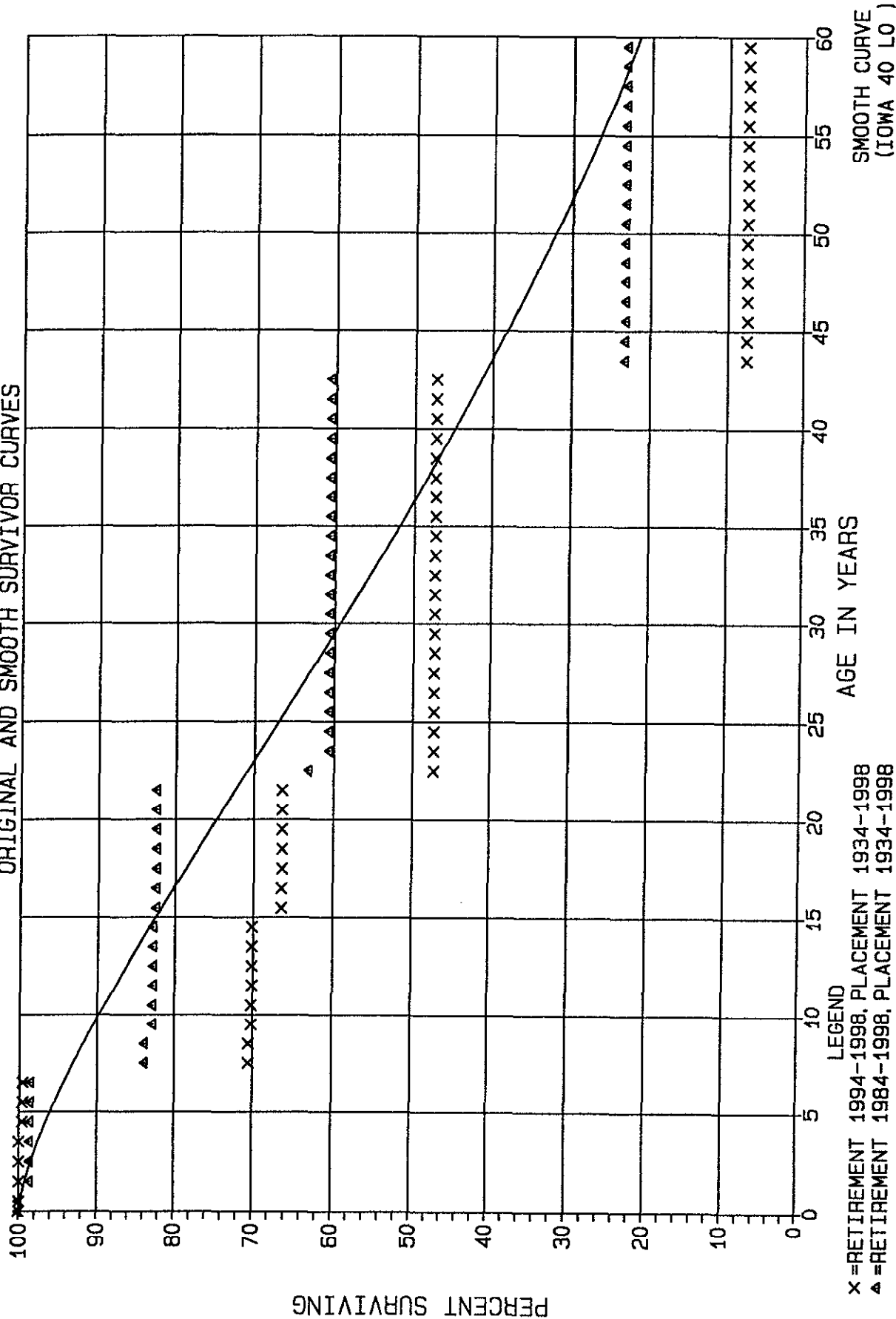
ACCOUNT 30470 - (390.20) STORES, SHOP & GARAGE STRUCT.

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
44.5 - 45.5	9,730	0	0.00000	80.95
45.5 - 46.5	2,260	0	0.00000	80.95
46.5 - 47.5	2,260	0	0.00000	80.95
47.5 - 48.5	2,384	0	0.00000	80.95
48.5 - 49.5	7,664	0	0.00000	80.95
49.5 - 50.5	7,664	1,500	0.19572	80.95
50.5 - 51.5	6,164	0	0.00000	65.10
51.5 - 52.5	6,164	0	0.00000	65.10
52.5 - 53.5	5,586	0	0.00000	65.10
53.5 - 54.5	5,586	0	0.00000	65.10
54.5 - 55.5	5,586	0	0.00000	65.10
55.5 - 56.5	5,586	0	0.00000	65.10
56.5 - 57.5	5,586	0	0.00000	65.10
57.5 - 58.5	5,586	0	0.00000	65.10
58.5 - 59.5	5,586	0	0.00000	65.10
59.5 - 60.5	6,148	365	0.05937	65.10
60.5 - 61.5	5,228	0	0.00000	61.24
61.5 - 62.5	5,228	0	0.00000	61.24
62.5 - 63.5	5,104	0	0.00000	61.24
63.5 - 64.5	562	0	0.00000	61.24
64.5 - 65.5	562	0	0.00000	61.24
65.5 - 66.5	562	0	0.00000	61.24
66.5 - 67.5	562	0	0.00000	61.24
67.5 - 68.5	562	0	0.00000	61.24
68.5 - 69.5	2,481	0	0.00000	61.24
69.5 - 70.5	2,481	0	0.00000	61.24
70.5 - 71.5	2,481	0	0.00000	61.24
71.5 - 72.5	2,481	0	0.00000	61.24
72.5 - 73.5	2,481	0	0.00000	61.24
73.5 - 74.5	2,481	0	0.00000	61.24
74.5 - 75.5	1,919	0	0.00000	61.24
75.5 - 76.5	1,919	0	0.00000	61.24
76.5 - 77.5	1,919	0	0.00000	61.24
77.5 - 78.5	1,919	0	0.00000	61.24
78.5 - 79.5	1,919	0	0.00000	61.24
79.5 - 80.5	1,919	0	0.00000	61.24
80.5 - 81.5	1,919	0	0.00000	61.24
81.5 - 82.5	1,919	0	0.00000	61.24
82.5 - 83.5	1,919	0	0.00000	61.24
83.5 - 84.5	0	0	0.00000	61.24
84.5 - 85.5	0	0	0.00000	61.24

ILLINOIS - AMERICAN WATER CO.

ACCOUNT 30480 - (390.30) MISC. STRUCTURES & IMPROVE.
ORIGINAL AND SMOOTH SURVIVOR CURVES



ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1994 TO 1998
 PLACEMENT YEARS 1934 TO 1998
 ACCOUNT 30480 - (390.30) MISC. STRUCUTRES & IMPROVE.

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
0.0 - 0.5	70,333	0	0.00000	100.00
0.5 - 1.5	73,076	0	0.00000	100.00
1.5 - 2.5	57,780	0	0.00000	100.00
2.5 - 3.5	42,562	0	0.00000	100.00
3.5 - 4.5	59,489	244	0.00410	100.00
4.5 - 5.5	80,638	0	0.00000	99.59
5.5 - 6.5	76,784	0	0.00000	99.59
6.5 - 7.5	143,541	41,871	0.29170	99.59
7.5 - 8.5	130,872	0	0.00000	70.54
8.5 - 9.5	102,091	512	0.00502	70.54
9.5 - 10.5	56,412	0	0.00000	70.19
10.5 - 11.5	65,995	0	0.00000	70.19
11.5 - 12.5	41,109	0	0.00000	70.19
12.5 - 13.5	10,859	0	0.00000	70.19
13.5 - 14.5	10,576	0	0.00000	70.19
14.5 - 15.5	11,730	617	0.05260	70.19
15.5 - 16.5	1,642	0	0.00000	66.49
16.5 - 17.5	107,098	0	0.00000	66.49
17.5 - 18.5	107,098	0	0.00000	66.49
18.5 - 19.5	107,098	0	0.00000	66.49
19.5 - 20.5	106,565	0	0.00000	66.49
20.5 - 21.5	111,077	0	0.00000	66.49
21.5 - 22.5	17,248	5,000	0.28989	66.49
22.5 - 23.5	12,248	0	0.00000	47.22
23.5 - 24.5	12,248	0	0.00000	47.22
24.5 - 25.5	11,627	0	0.00000	47.22
25.5 - 26.5	12,253	0	0.00000	47.22
26.5 - 27.5	626	0	0.00000	47.22
27.5 - 28.5	626	0	0.00000	47.22
28.5 - 29.5	626	0	0.00000	47.22
29.5 - 30.5	3,530	0	0.00000	47.22
30.5 - 31.5	2,904	0	0.00000	47.22
31.5 - 32.5	2,904	0	0.00000	47.22
32.5 - 33.5	2,904	0	0.00000	47.22
33.5 - 34.5	2,904	0	0.00000	47.22
34.5 - 35.5	0	0	0.00000	47.22
35.5 - 36.5	0	0	0.00000	47.22
36.5 - 37.5	0	0	0.00000	47.22
37.5 - 38.5	1,537	0	0.00000	47.22
38.5 - 39.5	2,747	0	0.00000	47.22
39.5 - 40.5	2,978	0	0.00000	47.22
40.5 - 41.5	2,978	0	0.00000	47.22
41.5 - 42.5	2,978	0	0.00000	47.22
42.5 - 43.5	1,441	1,210	0.83969	47.22
43.5 - 44.5	749	0	0.00000	7.57

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1994 TO 1998
PLACEMENT YEARS 1934 TO 1998
ACCOUNT 30480 - (390.30) MISC. STRUCUTRES & IMPROVE.

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
44.5 - 45.5	518	0	0.00000	7.57
45.5 - 46.5	518	0	0.00000	7.57
46.5 - 47.5	518	0	0.00000	7.57
47.5 - 48.5	518	0	0.00000	7.57
48.5 - 49.5	0	0	0.00000	7.57
49.5 - 50.5	0	0	0.00000	7.57
50.5 - 51.5	0	0	0.00000	7.57
51.5 - 52.5	0	0	0.00000	7.57
52.5 - 53.5	0	0	0.00000	7.57
53.5 - 54.5	0	0	0.00000	7.57
54.5 - 55.5	0	0	0.00000	7.57
55.5 - 56.5	0	0	0.00000	7.57
56.5 - 57.5	0	0	0.00000	7.57
57.5 - 58.5	0	0	0.00000	7.57
58.5 - 59.5	0	0	0.00000	7.57
59.5 - 60.5	1,223	0	0.00000	7.57
60.5 - 61.5	1,223	0	0.00000	7.57
61.5 - 62.5	1,223	0	0.00000	7.57
62.5 - 63.5	1,223	0	0.00000	7.57
63.5 - 64.5	1,223	0	0.00000	7.57

ILLINOIS - AMERICAN WATER CO.

RETIREMENT EXPR 1984 TO 1998

PLACEMENT YEARS 1934 TO 1998

ACCOUNT 30480 - (390.30) MISC. STRUCUTRES & IMPROVE.

OBSERVED LIFE TABLE

AGE INTERVAL	\$ SURVIVING AT BEGINNING OF AGE INTERVAL	\$ RETIRED DURING THE AGE INTERVAL	RETIREMENT RATIO	% SURVIVING AT BEGINNING OF AGE INTERVAL
0.0 - 0.5	279,027	0	0.00000	100.00
0.5 - 1.5	287,499	3,938	0.01370	100.00
1.5 - 2.5	268,265	0	0.00000	98.63
2.5 - 3.5	251,487	0	0.00000	98.63
3.5 - 4.5	216,717	244	0.00113	98.63
4.5 - 5.5	193,853	0	0.00000	98.52
5.5 - 6.5	192,227	0	0.00000	98.52
6.5 - 7.5	298,299	44,561	0.14938	98.52
7.5 - 8.5	252,178	0	0.00000	83.80
8.5 - 9.5	222,497	2,835	0.01274	83.80
9.5 - 10.5	174,707	0	0.00000	82.73
10.5 - 11.5	179,331	0	0.00000	82.73
11.5 - 12.5	166,072	0	0.00000	82.73
12.5 - 13.5	135,822	0	0.00000	82.73
13.5 - 14.5	134,922	0	0.00000	82.73
14.5 - 15.5	134,922	617	0.00457	82.73
15.5 - 16.5	124,972	0	0.00000	82.36
16.5 - 17.5	124,972	0	0.00000	82.36
17.5 - 18.5	124,972	0	0.00000	82.36
18.5 - 19.5	124,972	0	0.00000	82.36
19.5 - 20.5	127,411	0	0.00000	82.36
20.5 - 21.5	126,923	0	0.00000	82.36
21.5 - 22.5	21,467	5,000	0.23292	82.36
22.5 - 23.5	16,467	689	0.04184	63.17
23.5 - 24.5	15,778	0	0.00000	60.53
24.5 - 25.5	15,157	0	0.00000	60.53
25.5 - 26.5	15,157	0	0.00000	60.53
26.5 - 27.5	3,530	0	0.00000	60.53
27.5 - 28.5	5,067	0	0.00000	60.53
28.5 - 29.5	6,277	0	0.00000	60.53
29.5 - 30.5	6,508	0	0.00000	60.53
30.5 - 31.5	5,882	0	0.00000	60.53
31.5 - 32.5	5,882	0	0.00000	60.53
32.5 - 33.5	5,882	0	0.00000	60.53
33.5 - 34.5	6,400	0	0.00000	60.53
34.5 - 35.5	3,496	0	0.00000	60.53
35.5 - 36.5	3,496	0	0.00000	60.53
36.5 - 37.5	3,496	0	0.00000	60.53
37.5 - 38.5	3,496	0	0.00000	60.53
38.5 - 39.5	3,496	0	0.00000	60.53
39.5 - 40.5	3,496	0	0.00000	60.53
40.5 - 41.5	3,496	0	0.00000	60.53
41.5 - 42.5	3,496	0	0.00000	60.53
42.5 - 43.5	1,959	1,210	0.61766	60.53
43.5 - 44.5	749	0	0.00000	23.14